

Fig. 1

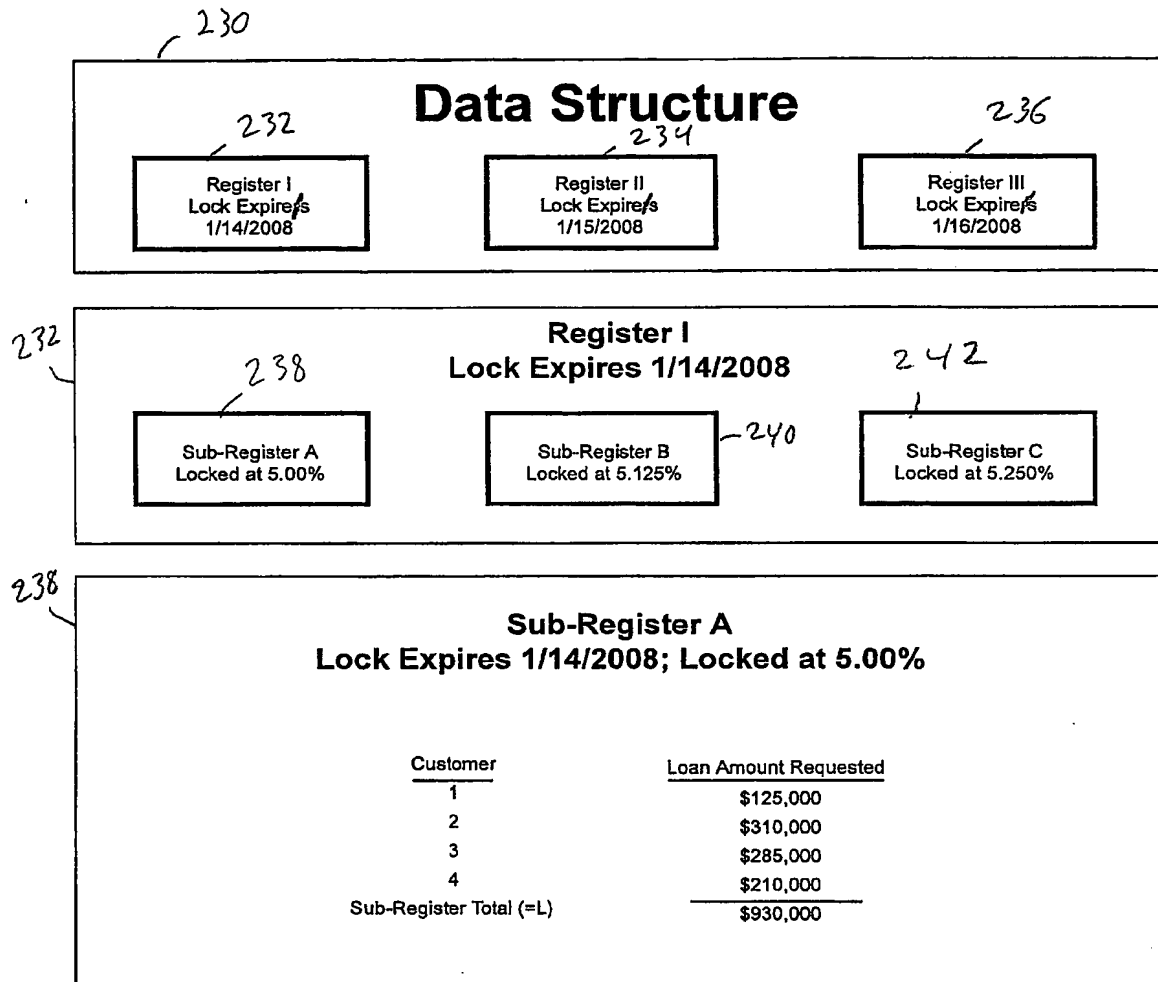


Fig. 2

Rate Lock Updating

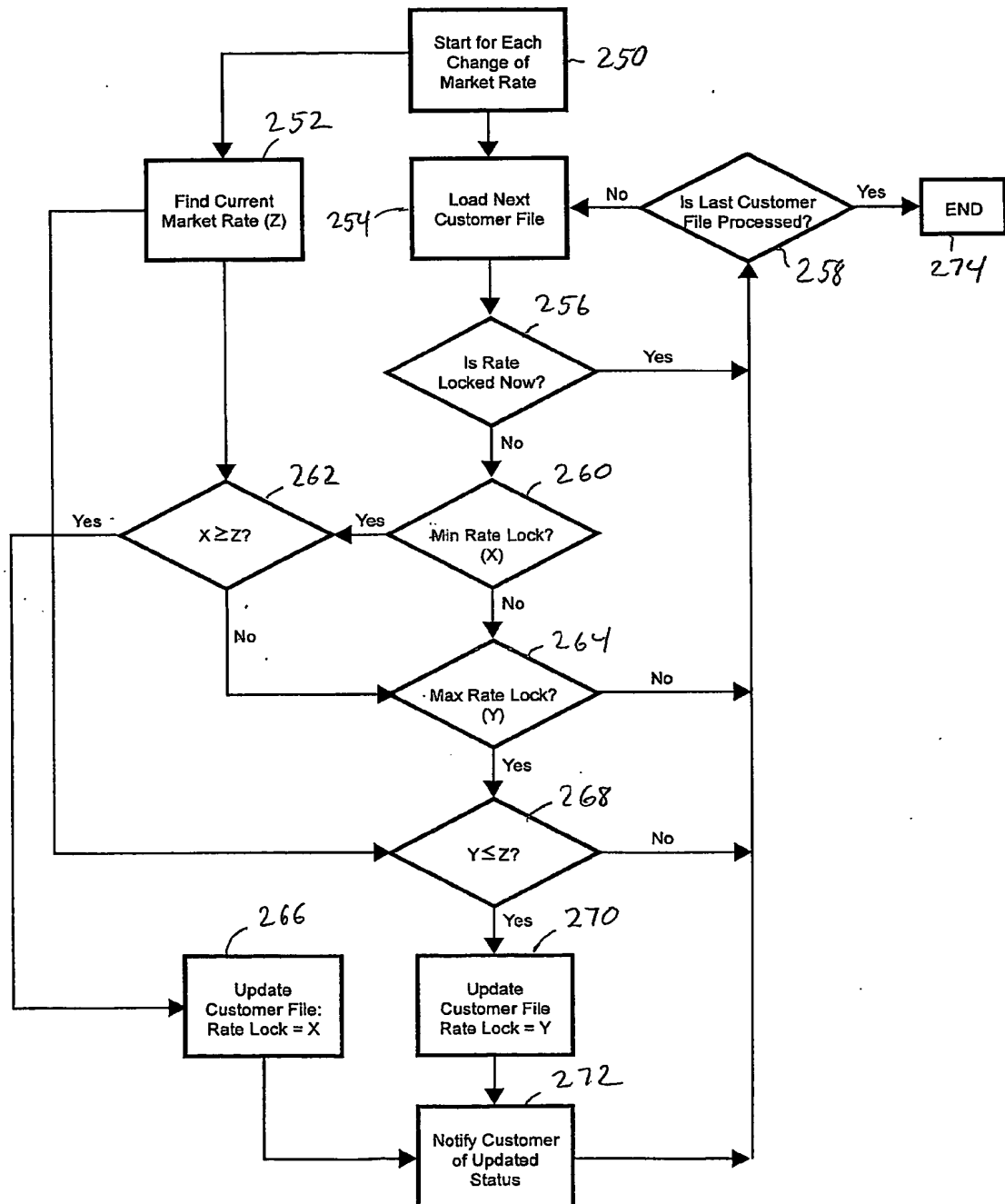


Fig 3

Hedge Updating

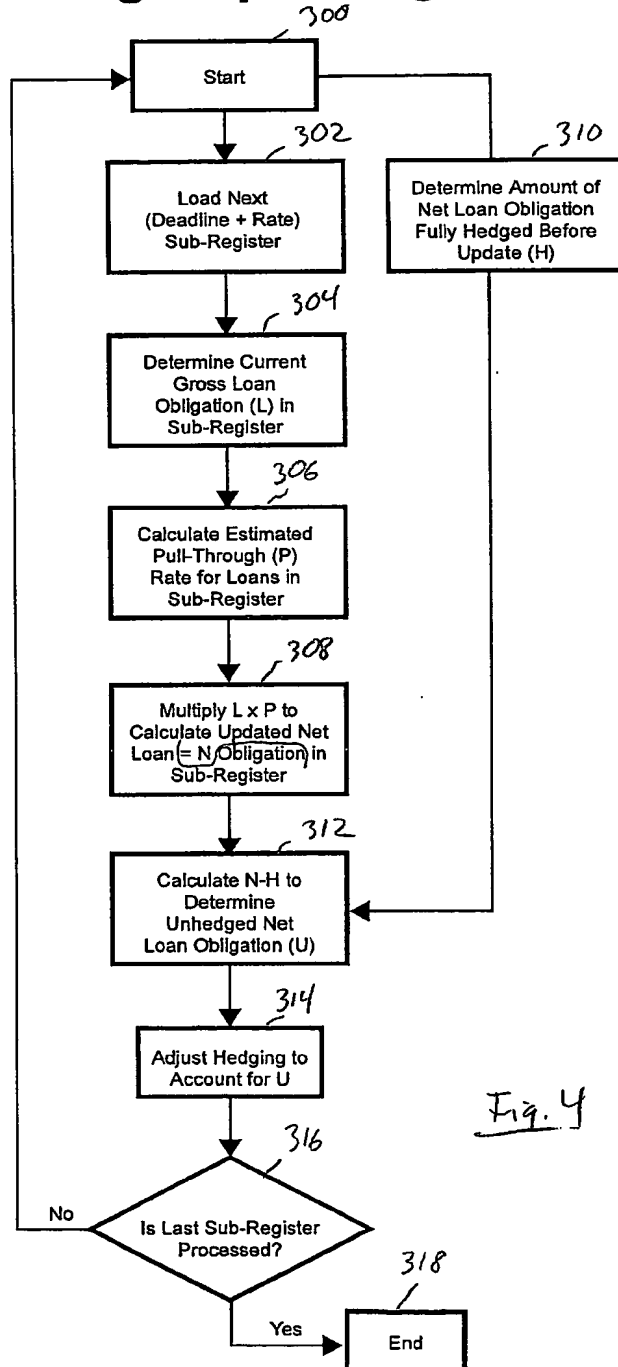
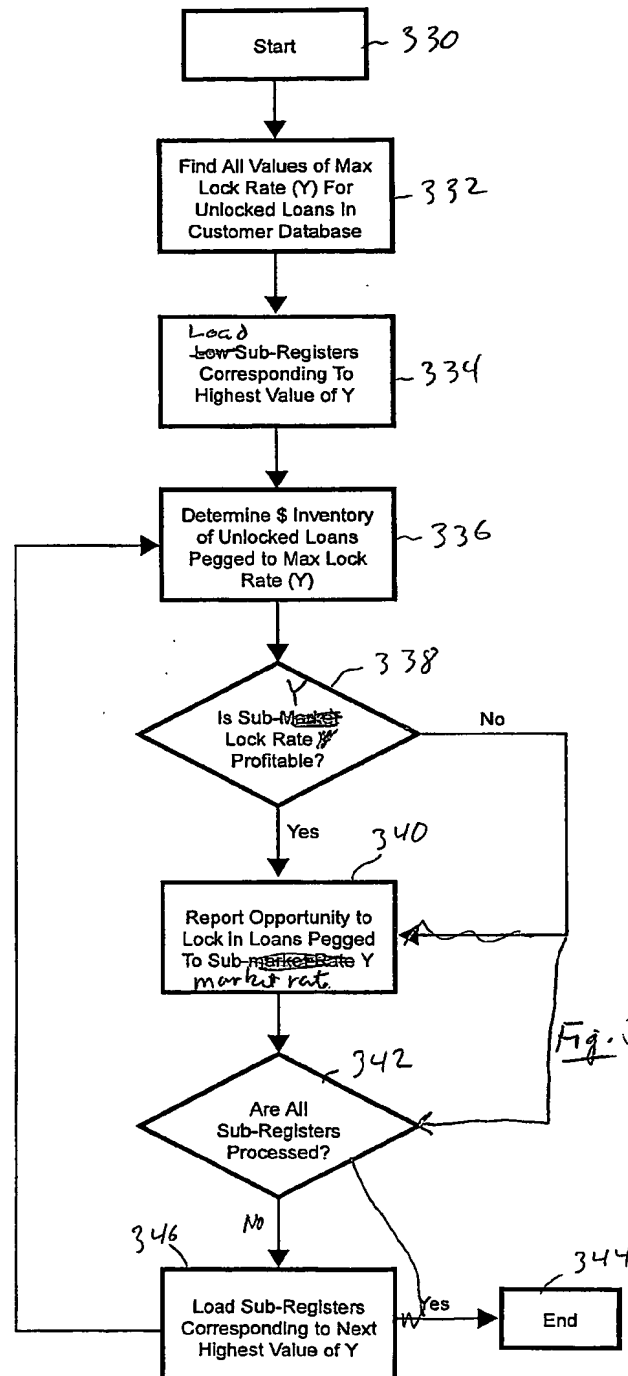


Fig. 4

Opportunity Updating



Price Opportunity Updating

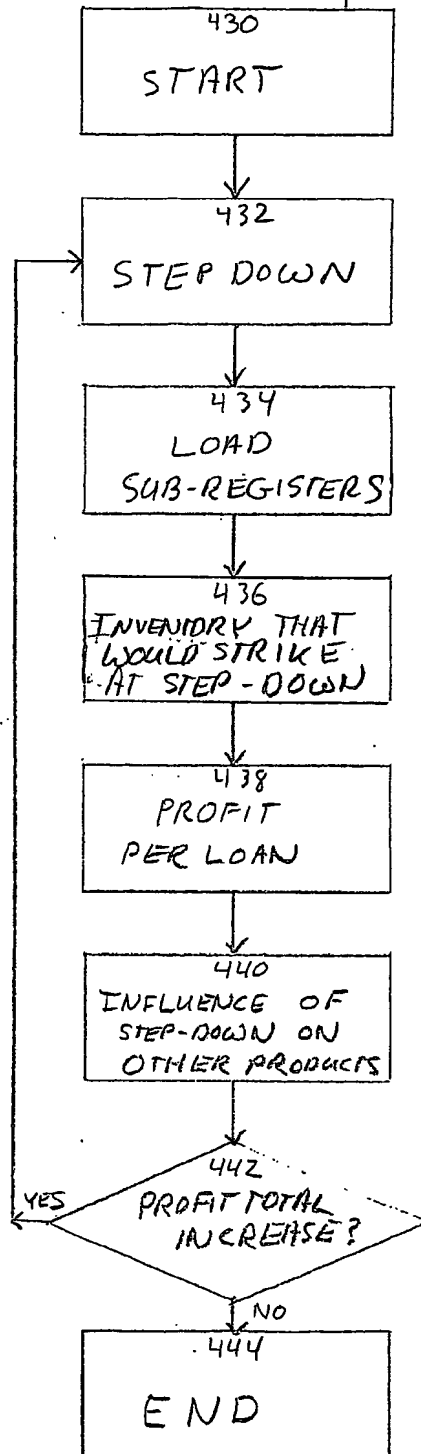


FIG. 6